

**REMARKS**

Claims 1, 18, 20, 23, and 26 stand rejected under 35 U.S.C. Section 103(a) as unpatentable over Masson in view of Stephenson, Jr., et al. The Masson patent lacks not only a test for negative file data, but also, it lacks a teaching that the negative data is indicative of prohibitive use. For the Examiner to combine Masson with Stephenson, Masson must carry a suggestion to invite such a combination. Applicant does not note any such suggestion in Masson. Moreover, Applicant notes that Stephenson's system involves "*point-of-sale*" terminals in which credit cards are inserted. The claims are directed to use of "*remote terminals by individual callers where the terminals comprise a telephone instrument including voice communication means and digital input means for providing data.*"

Claims 1, 22, and 24 are rejected under 35 U.S.C. Section 103(a) as unpatentable over Hester in view of Stephenson. Again, Applicant notes that Hester does not teach testing for negative file data, much less, negative data indicative of prohibitive use. Applicant questions a combination of Hester with Stephenson, as Stephenson describes "*point-of-sale*" terminals in which credit cards are inserted.

Claims 19, 21, and 25 are variously rejected under 35 U.S.C. Section 103(a). All these claims depend on other independent claims that define an environment involving a telephone instrument.

Reconsideration of this application is respectfully requested.

Respectfully submitted,

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